



2021 Holiday Closure Schedule

Holiday	Date	Day of the Week	FBT Hours	Federal Reserve
New Year’s Day	January 1	Friday	Closed	Closed
Martin Luther King’s Birthday	January 18	Monday	Closed	Closed
President’s Day	February 15	Monday	Closed	Closed
*Good Friday	April 2	Friday	Close @ Noon	Open
Memorial Day	May 31	Monday	Closed	Closed
Independence Day (observed)	July 5	Monday	Closed	Closed
Labor Day	September 6	Monday	Closed	Closed
Columbus Day	October 11	Monday	Open	Closed
Veterans Day	November 11	Thursday	Closed	Closed
Thanksgiving Day	November 25	Thursday	Closed	Closed
*Day After Thanksgiving	November 26	Friday	Closed	Open
Christmas (observed)	December 24	Friday	Closed	Open
New Year’s Day (observed)	December 31	Friday	Closed	Open

First Bank and Trust publishes all closures on our website and typically we issue alerts on the website for unexpected or unplanned closures. This can include closures due to hurricanes or other weather-related events, extended loss of power, etc. Please refer to www.FBOnline.com for any updated information.

Federal Holiday Closures

First Bank and Trust (FBT) and the Federal Reserve Bank are closed on most federal holidays. The bank is open on the Columbus Day, a federal holiday, and will accept all banking transactions but are unable to process transactions through the Federal Reserve. On these days, we do not process the following types of transactions:

- | | |
|---------------------|------------------------------|
| ACH | Remote Deposit Capture |
| Wire Transfers | Account-to-Account Transfers |
| Positive Pay | Commercial Loan Transactions |
| Teller transactions | ATM / Mobile Deposits |

*Bank closures not on a federal holiday

While FBT branches will be closed or close early on the dates highlighted in blue, all transactions will be processed as we would on any other regular business day. Check with us on early cut-off times for transaction processing.